

**United States Bankruptcy Court**  
**District of Maryland**

In re **Nancee Woodruff Black**,  
 Debtor

Case No. **15-18194-DER**

Chapter **11**

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	<b>Yes</b>	<b>1</b>	<b>2,003,100.00</b>		
B - Personal Property	<b>Yes</b>	<b>4</b>	<b>257,507.22</b>		
C - Property Claimed as Exempt	<b>Yes</b>	<b>1</b>			
D - Creditors Holding Secured Claims	<b>Yes</b>	<b>1</b>		<b>1,264,231.00</b>	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	<b>Yes</b>	<b>2</b>		<b>0.00</b>	
F - Creditors Holding Unsecured Nonpriority Claims	<b>Yes</b>	<b>3</b>		<b>63,582.51</b>	
G - Executory Contracts and Unexpired Leases	<b>Yes</b>	<b>1</b>			
H - Codebtors	<b>Yes</b>	<b>1</b>			
I - Current Income of Individual Debtor(s)	<b>Yes</b>	<b>2</b>			<b>804.00</b>
J - Current Expenditures of Individual Debtor(s)	<b>Yes</b>	<b>2</b>			<b>4,561.00</b>
Total Number of Sheets of ALL Schedules		<b>18</b>			
Total Assets			<b>2,260,607.22</b>		
Total Liabilities				<b>1,327,813.51</b>	

**United States Bankruptcy Court  
District of Maryland**

In re **Nancee Woodruff Black**,  
Debtor

Case No. **15-18194-DER**

Chapter **11**

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

**Summarize the following types of liabilities, as reported in the Schedules, and total them.**

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	<b>0.00</b>
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	<b>0.00</b>
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	<b>0.00</b>
Student Loan Obligations (from Schedule F)	<b>0.00</b>
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	<b>0.00</b>
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	<b>0.00</b>
TOTAL	<b>0.00</b>

**State the following:**

Average Income (from Schedule I, Line 12)	<b>804.00</b>
Average Expenses (from Schedule J, Line 22)	<b>4,561.00</b>
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; OR, Form 22C-1 Line 14 )	<b>0.00</b>

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		<b>0.00</b>
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	<b>0.00</b>	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		<b>0.00</b>
4. Total from Schedule F		<b>63,582.51</b>
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		<b>63,582.51</b>

In re **Nancee Woodruff Black**Case No. **15-18194-DER**

Debtor

**SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

**Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
<b>Residence</b> <b>Location: 517 Broadwater Way, Gibson Island MD 21056</b> <b>(tax assessment value as of 7/1/15)</b>	<b>Fee simple</b>	<b>-</b>	<b>2,003,100.00</b>	<b>1,264,231.00</b>

Sub-Total > **2,003,100.00** (Total of this page)

Total > **2,003,100.00**

(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

In re **Nancee Woodruff Black**Case No. **15-18194-DER**

Debtor

**SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

**Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand	<b>X</b>			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		<b>BB&amp;T Bank - checking account</b>	-	<b>10,000.00</b>
3. Security deposits with public utilities, telephone companies, landlords, and others.	<b>X</b>			
4. Household goods and furnishings, including audio, video, and computer equipment.		<b>Furniture and household goods - see attached sheet Location: 517 Broadwater Way, Gibson Island MD 21056</b>	-	<b>2,710.00</b>
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		<b>Assorted books, artwork and collectibles.</b>	-	<b>250.00</b>
6. Wearing apparel.		<b>Women's clothing Location: 517 Broadwater Way, Gibson Island MD 21056</b>	-	<b>300.00</b>
7. Furs and jewelry.		<b>Assorted costume jewelry; diamond dinner ring; diamond stick pin Location: 517 Broadwater Way, Gibson Island MD 21056</b>	-	<b>1,250.00</b>
8. Firearms and sports, photographic, and other hobby equipment.		<b>Calloway golf clubs; tennis racket</b>	-	<b>250.00</b>
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	<b>X</b>			

Sub-Total > **14,760.00**  
(Total of this page)

3 continuation sheets attached to the Schedule of Personal Property

In re **Nancee Woodruff Black**Case No. **15-18194-DER**

Debtor

**SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
10. Annuities. Itemize and name each issuer.	<b>X</b>			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	<b>X</b>			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	<b>X</b>			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		<b>International Joint Ventures - 100% ownership Location: 517 Broadwater Way, Gibson Island MD 21056</b>	<b>-</b>	<b>1.00</b>
14. Interests in partnerships or joint ventures. Itemize.	<b>X</b>			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	<b>X</b>			
16. Accounts receivable.	<b>X</b>			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	<b>X</b>			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	<b>X</b>			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	<b>X</b>			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	<b>X</b>			

Sub-Total > **1.00**  
(Total of this page)

Sheet **1** of **3** continuation sheets attached  
to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Nancee Woodruff Black**Case No. **15-18194-DER**

Debtor

**SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	<b>X</b>			
22. Patents, copyrights, and other intellectual property. Give particulars.	<b>X</b>			
23. Licenses, franchises, and other general intangibles. Give particulars.	<b>X</b>			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	<b>X</b>			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		<b>1967 Mustang Convertible Location: 517 Broadwater Way, Gibson Island MD 21056</b>	-	<b>1,000.00</b>
		<b>1995 Chrysler Lebaron convertible</b>	-	<b>500.00</b>
26. Boats, motors, and accessories.		<b>14' Sunfish</b>	-	<b>100.00</b>
27. Aircraft and accessories.	<b>X</b>			
28. Office equipment, furnishings, and supplies.	<b>X</b>			
29. Machinery, fixtures, equipment, and supplies used in business.	<b>X</b>			
30. Inventory.	<b>X</b>			
31. Animals.	<b>X</b>			
32. Crops - growing or harvested. Give particulars.	<b>X</b>			
33. Farming equipment and implements.	<b>X</b>			
34. Farm supplies, chemicals, and feed.	<b>X</b>			

Sub-Total > **1,600.00**  
(Total of this page)

Sheet **2** of **3** continuation sheets attached  
to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Nancee Woodruff Black**Case No. **15-18194-DER**

Debtor

**SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
35. Other personal property of any kind not already listed. Itemize.		<b>Claim against Accord Restoration, Inc. (\$40, 259.85 held in Circuit Court of Anne Arundel County escrow account. \$60,286.56 is the amount paid to Accord Restoration, Inc. from insurance proceeds for work to restore fire damage.)</b>	-	<b>60,286.56</b>
		<b>Upon information and belief, Nationstar Mortgage is holding insurance proceeds in this amount remitted for the full and complete restoration to the residence.</b>	-	<b>180,859.66</b>

Sub-Total > **241,146.22**  
(Total of this page)  
Total > **257,507.22**

(Report also on Summary of Schedules)

Sheet **3** of **3** continuation sheets attached  
to the Schedule of Personal Property

**United States Bankruptcy Court**  
**District of Maryland**

In re Nancee Woodruff Black

Debtor(s)

Case No. 15-18194

Chapter

HOUSEHOLD GOODS SHEETHousehold Goods List**Living Room/Family Room**

Description of Property	Value of each item					Total Value
	1	2	3	4	5	
Couch(es)	50	50	50	25		175
Bookcase(s)	25					25
Desk(s)						0
Chair(s)	25	25	25	25	30	130
Table(s)	20	20	20	20	20	100
Lamp(s)	10					10
Radio(s)						0
Television(s)						0
Stereo(s)						0
VCR/DVD Player(s)						0
Other:						
Wicker bookcase	25					
Oriental rugs (water damaged)	500					
Total:						440

**Dining Room**Description of Property

Description of Property	Value of each item					Total Value
	1	2	3	4	5	
Table(s)	500	25	25	25	45	620
Chair(s) (6)	25	25	25	25		100
Lamp(s)	10	10	10			30
China Cabinet						0
China/Crystal	100					100
Silverware						0
Other:						
Love Seat	25					
Chairs	25	25	25			
Total:						850

Directions: Assign a value to each separate item

(i.e., 2 end tables - under column 1 - \$25,

under column 2 - \$25.



## United States Bankruptcy Court

District of Maryland

## HOUSEHOLD GOODS SHEET

Household Goods List**Bedrooms**

Description of Property

Value of each item

	1	2	3	4	5	Total Value
Bed(s)	50					50
Chair(s)	25					25
Dresser(s)	100					100
Chest(s) of Drawers						0
Desks(s)						0
Mirror(s)	25					25
Lamp(s)	20					20
Vanity(s)						0
Radio(s)						0
Television(s)	50					50
Stereo(s)						0
VCR/DVD Player(s)						0
Cell phone	50					
Total:						270

**Kitchen**

Description of Property

Value of each item

	1	2	3	4	5	Total Value
Table(s)						0
Chair(s)						0
Microwave(s)	100					100
Refrigerator(s)	50					50
Deep Freezer(s)						0
Dishwasher(s)						0
Washing Machine(s)	50					50
Dryer(s)	50					50
Stove(s)						0
Dishes	50					50
Cookware	50					50
Silver settings	800					800
Total:						1150

Directions: Assign a value to each separate item

(i.e., 2 end tables - under column 1 - \$25,

under column 2 - \$25.

## United States Bankruptcy Court

District of Maryland

HOUSEHOLD GOODS SHEETHousehold Goods List**Other Rooms** (Hallways, Bathrooms, Garage, Attic, Basement, Shed, etc.)

Description of Property

Value of each item

	1	2	3	4	5	Total Value
Computer(s)						0
Radio(s)						0
Stereo(s)						0
Desk(s)						0
Chair(s)						0
Game Table(s)						0
Sewing Machine(s)						0
Vacuum Cleaner(s)						0
Iron(s)						0
Camera(s)						0
Air Conditioner(s)						0
Tool(s)						0
Power Tool(s)						0
Lawn Mower						0
Other:						0
Patio Furniture	200					200
Garden ornaments	200					200
Total:						400

Total Value of All Household Goods: 2710Directions: Assign a value to each separate item

(i.e., 2 end tables - under column 1 - \$25,

under column 2 - \$25.

In re **Nancee Woodruff Black**Case No. **15-18194-DER**

Debtor

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

☐ 11 U.S.C. §522(b)(2)☒ 11 U.S.C. §522(b)(3)☐ Check if debtor claims a homestead exemption that exceeds \$155,675. (Amount subject to adjustment on 4/1/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<b><u>Checking, Savings, or Other Financial Accounts, Certificates of Deposit</u></b>			
<b>BB&amp;T Bank - checking account</b>	<b>Md. Code Ann., Cts. &amp; Jud. Proc. § 11-504(f)(1)(i)(1)</b>	<b>5,000.00</b>	<b>10,000.00</b>
	<b>Md. Code Ann., Cts. &amp; Jud. Proc. § 11-504(b)(5)</b>	<b>639.00</b>	
<b><u>Household Goods and Furnishings</u></b>			
<b>Furniture and household goods - see attached sheet</b>	<b>Md. Code Ann., Cts. &amp; Jud. Proc. § 11-504(b)(4)</b>	<b>1,000.00</b>	<b>2,710.00</b>
<b>Location: 517 Broadwater Way, Gibson Island MD 21056</b>	<b>Md. Code Ann., Cts. &amp; Jud. Proc. § 11-504(b)(5)</b>	<b>1,710.00</b>	
<b><u>Books, Pictures and Other Art Objects; Collectibles</u></b>			
<b>Assorted books, artwork and collectibles.</b>	<b>Md. Code Ann., Cts. &amp; Jud. Proc. § 11-504(b)(5)</b>	<b>250.00</b>	<b>250.00</b>
<b><u>Wearing Apparel</u></b>			
<b>Women's clothing</b>	<b>Md. Code Ann., Cts. &amp; Jud. Proc. § 11-504(b)(5)</b>	<b>300.00</b>	<b>300.00</b>
<b>Location: 517 Broadwater Way, Gibson Island MD 21056</b>			
<b><u>Furs and Jewelry</u></b>			
<b>Assorted costume jewelry; diamond dinner ring; diamond stick pin</b>	<b>Md. Code Ann., Cts. &amp; Jud. Proc. § 11-504(b)(5)</b>	<b>1,250.00</b>	<b>1,250.00</b>
<b>Location: 517 Broadwater Way, Gibson Island MD 21056</b>			
<b><u>Firearms and Sports, Photographic and Other Hobby Equipment</u></b>			
<b>Calloway golf clubs; tennis racket</b>	<b>Md. Code Ann., Cts. &amp; Jud. Proc. § 11-504(b)(5)</b>	<b>250.00</b>	<b>250.00</b>
<b><u>Stock and Interests in Businesses</u></b>			
<b>International Joint Ventures - 100% ownership</b>	<b>Md. Code Ann., Cts. &amp; Jud. Proc. § 11-504(b)(5)</b>	<b>1.00</b>	<b>1.00</b>
<b>Location: 517 Broadwater Way, Gibson Island MD 21056</b>			
<b><u>Automobiles, Trucks, Trailers, and Other Vehicles</u></b>			
<b>1967 Mustang Convertible</b>	<b>Md. Code Ann., Cts. &amp; Jud. Proc. § 11-504(b)(5)</b>	<b>1,000.00</b>	<b>1,000.00</b>
<b>Location: 517 Broadwater Way, Gibson Island MD 21056</b>			
<b>1995 Chrysler Lebaron convertible</b>	<b>Md. Code Ann., Cts. &amp; Jud. Proc. § 11-504(b)(5)</b>	<b>500.00</b>	<b>500.00</b>
<b><u>Boats, Motors and Accessories</u></b>			
<b>14' Sunfish</b>	<b>Md. Code Ann., Cts. &amp; Jud. Proc. § 11-504(b)(5)</b>	<b>100.00</b>	<b>100.00</b>
<b>Total:</b>		<b>12,000.00</b>	<b>16,361.00</b>

0 continuation sheets attached to Schedule of Property Claimed as Exempt

B6D (Official Form 6D) (12/07)

In re **Nancee Woodruff Black**Case No. **15-18194-DER**

Debtor

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D W I F E J O I N T C O M M U N I T Y	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. <b>xxxxx6588</b>			<b>Opened 3/13/06 Last Active 4/01/14</b>					
<b>Nationstar Mortgage</b> <b>350 Highland Drive</b> <b>Lewisville, TX 75067</b>		-	<b>Deed of Trust</b> <b>Residence</b> <b>Location: 517 Broadwater Way, Gibson</b> <b>Island MD 21056</b> <b>(tax assessment value as of 7/1/15)</b>				<b>1,164,231.00</b>	<b>0.00</b>
			Value \$ <b>2,003,100.00</b>					
Account No. <b>xxxxxxx5471</b>			<b>Opened 6/06/08 Last Active 11/01/09</b>					
<b>Susquehanna Bank</b> <b>13511 Label Lane</b> <b>Hagerstown, MD 21740</b>		-	<b>Deed of Trust (with Future Advance</b> <b>Clause)</b> <b>Residence</b> <b>Location: 517 Broadwater Way, Gibson</b> <b>Island MD 21056</b> <b>(tax assessment value as of 7/1/15)</b>				<b>100,000.00</b>	<b>0.00</b>
			Value \$ <b>2,003,100.00</b>					
Account No.								
			Value \$					
Account No.								
			Value \$					
Subtotal (Total of this page)							<b>1,264,231.00</b>	<b>0.00</b>
Total (Report on Summary of Schedules)							<b>1,264,231.00</b>	<b>0.00</b>

0 continuation sheets attached

In re **Nancee Woodruff Black**Case No. **15-18194-DER**

Debtor

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)☐ **Domestic support obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$6,150\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,775\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☒ **Taxes and certain other debts owed to governmental units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to maintain the capital of an insured depository institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for death or personal injury while debtor was intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B6E (Official Form 6E) (4/13) - Cont.

In re **Nancee Woodruff Black**Case No. **15-18194-DER**

Debtor

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

(Continuation Sheet)

**Taxes and Certain Other Debts  
Owed to Governmental Units**

## TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	H W J C	Husband, Wife, Joint, or Community	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
									AMOUNT ENTITLED TO PRIORITY
Account No.									
<b>Anne Arundel County, Maryland P. O. Box 427 Annapolis, MD 21404-0427</b>									<b>Unknown</b>
								<b>Unknown</b>	<b>0.00</b>
Account No.									
Account No.									
Account No.									
Account No.									
Subtotal									<b>0.00</b>
(Total of this page)								<b>0.00</b>	<b>0.00</b>
Total									<b>0.00</b>
(Report on Summary of Schedules)								<b>0.00</b>	<b>0.00</b>

Sheet **1** of **1** continuation sheets attached to  
Schedule of Creditors Holding Unsecured Priority Claims

B6F (Official Form 6F) (12/07)

In re **Nancee Woodruff Black**Case No. **15-18194-DER**

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R  H U S B A N D W I F E J O I N T C O M M U N I T Y	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No.  <b>Accord Restoration, Inc.</b> <b>7123 Windsor Mill Road, Suite 100</b> <b>Windsor Mill, MD 21244</b>	-		<b>services rendered</b>	X	X	X	<b>Unknown</b>
Account No.  <b>Anne Arundel County, Maryland</b> <b>Department of Public Works</b> <b>2662 Riva Road</b> <b>Annapolis, MD 21401</b>	-		<b>water and sewer</b>				<b>335.51</b>
Account No.  <b>Baltimore Gas &amp; Electric Company</b> <b>P. O. Box 13070</b> <b>Philadelphia, PA 19101-3070</b>	-		<b>utilities</b>				<b>Unknown</b>
Account No. <b>xxxxxxxxxxxx7504</b>  <b>Bank of America</b> <b>P. O. Box 982235</b> <b>El Paso, TX 79998</b>	-		<b>Opened 10/14/99 Last Active 11/01/09</b> <b>credit card purchases</b>			X	<b>32,405.00</b>
Subtotal (Total of this page)							<b>32,740.51</b>

2 continuation sheets attached

B6F (Official Form 6F) (12/07) - Cont.

In re **Nancee Woodruff Black**Case No. **15-18194-DER**

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>xxxxxxxxxxxx8811</b>  <b>Berks Credit &amp; Collections</b> <b>900 Corporate Drive</b> <b>Reading, PA 19605</b>	-	<b>Opened 2/24/10 Last Active 5/01/09</b> <b>Collection on Anne Arundel Urology account</b>			X	119.00
Account No.  <b>Gibson Island Corporation</b> <b>534 Broadwater Way</b> <b>P. O. Box 600</b> <b>Gibson Island, MD 21056</b>	-	<b>Community assessments</b>				Unknown
Account No.  <b>Ira Black</b> <b>6467 Triangle Road</b> <b>Salado, TX 76571</b>	-	<b>personal loan</b>				30,000.00
Account No. <b>xxxxxx0472</b>  <b>Midland Funding</b> <b>8875 Aero Drive, Suite 200</b> <b>San Diego, CA 92123</b>	-	<b>Opened 1/31/13 Last Active 1/01/10</b> <b>Collection account for Verizon Wireless</b> <b>account</b>			X	113.00
Account No. <b>xxxxxx15N1</b>  <b>R&amp;R Professional Recovery</b> <b>1500 Reisterstown Road</b> <b>Pikesville, MD 21282</b>	-	<b>Opened 12/21/09</b> <b>Collection of American Radiology account</b>			X	101.00
Sheet no. <u>1</u> of <u>2</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) <b>30,333.00</b>



B6F (Official Form 6F) (12/07) - Cont.

In re **Nancee Woodruff Black**Case No. **15-18194-DER**

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. <b>xxxxxx5747</b>						
<b>Trident Asset Management</b> <b>53 Perimeter Center East, Suite 4</b> <b>Atlanta, GA 30346</b>	-	<b>Opened 2/14/15 Last Active 3/01/13</b> <b>Collection of Verizon account</b>			<b>X</b>	<b>509.00</b>
Account No.						
Account No.						
Account No.						
Account No.						
Sheet no. <b>2</b> of <b>2</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal</b> (Total of this page)
						<b>509.00</b>
						<b>Total</b> (Report on Summary of Schedules)
						<b>63,582.51</b>

In re Nancee Woodruff BlackCase No. 15-18194-DER

Debtor

**SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code,  
of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest.  
State whether lease is for nonresidential real property.  
State contract number of any government contract.

In re **Nancee Woodruff Black**Case No. **15-18194-DER**

Debtor

**SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

0

continuation sheets attached to Schedule of Codebtors

Fill in this information to identify your case:

Debtor 1 Nancee Woodruff BlackDebtor 2  
(Spouse, if filing)United States Bankruptcy Court for the: DISTRICT OF MARYLANDCase number 15-18194-DER  
(If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing post-petition chapter 13 income as of the following date:

MM / DD / YYYY**Official Form B 61****Schedule I: Your Income**

12/13

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Describe Employment****1. Fill in your employment information.**

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

**Employment status****Occupation****Employer's name****Employer's address****How long employed there?****Debtor 1**

- ☐ Employed
- ☒ Not employed

**Debtor 2 or non-filing spouse**

- ☐ Employed
- ☐ Not employed

**Part 2: Give Details About Monthly Income**

**Estimate monthly income as of the date you file this form.** If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

		For Debtor 1	For Debtor 2 or non-filing spouse
2. <b>List monthly gross wages, salary, and commissions</b> (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2. \$	<u>0.00</u>	<u>N/A</u>
3. <b>Estimate and list monthly overtime pay.</b>	3. +\$	<u>0.00</u>	<u>N/A</u>
4. <b>Calculate gross income.</b> Add line 2 + line 3.	4. \$	<u>0.00</u>	<u>N/A</u>

Debtor 1 **Nancee Woodruff Black**Case number (if known) **15-18194-DER**

	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here	4. \$ <b>0.00</b>	\$ <b>N/A</b>
<b>5. List all payroll deductions:</b>		
5a. Tax, Medicare, and Social Security deductions	5a. \$ <b>0.00</b>	\$ <b>N/A</b>
5b. Mandatory contributions for retirement plans	5b. \$ <b>0.00</b>	\$ <b>N/A</b>
5c. Voluntary contributions for retirement plans	5c. \$ <b>0.00</b>	\$ <b>N/A</b>
5d. Required repayments of retirement fund loans	5d. \$ <b>0.00</b>	\$ <b>N/A</b>
5e. Insurance	5e. \$ <b>0.00</b>	\$ <b>N/A</b>
5f. Domestic support obligations	5f. \$ <b>0.00</b>	\$ <b>N/A</b>
5g. Union dues	5g. \$ <b>0.00</b>	\$ <b>N/A</b>
5h. Other deductions. Specify: _____	5h.+ \$ <b>0.00</b>	+ \$ <b>N/A</b>
<b>6. Add the payroll deductions.</b> Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6. \$ <b>0.00</b>	\$ <b>N/A</b>
<b>7. Calculate total monthly take-home pay.</b> Subtract line 6 from line 4.	7. \$ <b>0.00</b>	\$ <b>N/A</b>
<b>8. List all other income regularly received:</b>		
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ <b>0.00</b>	\$ <b>N/A</b>
8b. Interest and dividends	8b. \$ <b>0.00</b>	\$ <b>N/A</b>
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ <b>0.00</b>	\$ <b>N/A</b>
8d. Unemployment compensation	8d. \$ <b>0.00</b>	\$ <b>N/A</b>
8e. Social Security	8e. \$ <b>804.00</b>	\$ <b>N/A</b>
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____	8f. \$ <b>0.00</b>	\$ <b>N/A</b>
8g. Pension or retirement income	8g. \$ <b>0.00</b>	\$ <b>N/A</b>
8h. Other monthly income. Specify: _____	8h.+ \$ <b>0.00</b>	+ \$ <b>N/A</b>
<b>9. Add all other income.</b> Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9. \$ <b>804.00</b>	\$ <b>N/A</b>
<b>10. Calculate monthly income.</b> Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ <b>804.00</b> + \$ <b>N/A</b>	= \$ <b>804.00</b>
<b>11. State all other regular contributions to the expenses that you list in Schedule J.</b> Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in <i>Schedule J</i> . Specify: _____	11. +\$ <b>0.00</b>	
<b>12. Add the amount in the last column of line 10 to the amount in line 11.</b> The result is the combined monthly income. Write that amount on the <i>Summary of Schedules</i> and <i>Statistical Summary of Certain Liabilities and Related Data</i> , if it applies	12. \$ <b>804.00</b>	<b>Combined monthly income</b>
<b>13. Do you expect an increase or decrease within the year after you file this form?</b>		
<input checked="" type="checkbox"/> No.		
<input type="checkbox"/> Yes. Explain: _____		

Fill in this information to identify your case:

Debtor 1 Nancee Woodruff Black

Debtor 2 \_\_\_\_\_  
(Spouse, if filing)

United States Bankruptcy Court for the: DISTRICT OF MARYLAND

Case number 15-18194-DER  
(If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing post-petition chapter 13 expenses as of the following date:

MM / DD / YYYY

- ☐ A separate filing for Debtor 2 because Debtor 2 maintains a separate household

## Official Form B 6J

## Schedule J: Your Expenses

12/13

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

## Part 1: Describe Your Household

## 1. Is this a joint case?

- ☒ No. Go to line 2.
- ☐ Yes. Does Debtor 2 live in a separate household?
- ☐ No
- ☐ Yes. Debtor 2 must file a separate Schedule J.

2. Do you have dependents? ☒ No

Do not list Debtor 1 and Debtor 2.

Do not state the dependents' names.

☐ Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents? ☒ No ☐ Yes

## Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 6I.)

Your expenses

## 4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 3,372.00

If not included in line 4:

- 4a. Real estate taxes
- 4b. Property, homeowner's, or renter's insurance
- 4c. Home maintenance, repair, and upkeep expenses
- 4d. Homeowner's association or condominium dues

4a. \$ 0.004b. \$ 0.004c. \$ 75.004d. \$ 539.00

## 5. Additional mortgage payments for your residence, such as home equity loans

5. \$ 0.00

Debtor 1 **Nancee Woodruff Black**Case number (if known) **15-18194-DER**

6. <b>Utilities:</b>	
6a. Electricity, heat, natural gas	6a. \$ <u>0.00</u>
6b. Water, sewer, garbage collection	6b. \$ <u>0.00</u>
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$ <u>0.00</u>
6d. Other. Specify: _____	6d. \$ <u>0.00</u>
7. <b>Food and housekeeping supplies</b>	7. \$ <u>500.00</u>
8. <b>Childcare and children's education costs</b>	8. \$ <u>0.00</u>
9. <b>Clothing, laundry, and dry cleaning</b>	9. \$ <u>0.00</u>
10. <b>Personal care products and services</b>	10. \$ <u>25.00</u>
11. <b>Medical and dental expenses</b>	11. \$ <u>0.00</u>
12. <b>Transportation.</b> Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$ <u>50.00</u>
13. <b>Entertainment, clubs, recreation, newspapers, magazines, and books</b>	13. \$ <u>0.00</u>
14. <b>Charitable contributions and religious donations</b>	14. \$ <u>0.00</u>
15. <b>Insurance.</b> Do not include insurance deducted from your pay or included in lines 4 or 20.	
15a. Life insurance	15a. \$ <u>0.00</u>
15b. Health insurance	15b. \$ <u>0.00</u>
15c. Vehicle insurance	15c. \$ <u>0.00</u>
15d. Other insurance. Specify: _____	15d. \$ <u>0.00</u>
16. <b>Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____	16. \$ <u>0.00</u>
17. <b>Installment or lease payments:</b>	
17a. Car payments for Vehicle 1	17a. \$ <u>0.00</u>
17b. Car payments for Vehicle 2	17b. \$ <u>0.00</u>
17c. Other. Specify: _____	17c. \$ <u>0.00</u>
17d. Other. Specify: _____	17d. \$ <u>0.00</u>
18. <b>Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 6I).</b>	18. \$ <u>0.00</u>
19. <b>Other payments you make to support others who do not live with you.</b> Specify: _____	19. \$ <u>0.00</u>
20. <b>Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.</b>	
20a. Mortgages on other property	20a. \$ <u>0.00</u>
20b. Real estate taxes	20b. \$ <u>0.00</u>
20c. Property, homeowner's, or renter's insurance	20c. \$ <u>0.00</u>
20d. Maintenance, repair, and upkeep expenses	20d. \$ <u>0.00</u>
20e. Homeowner's association or condominium dues	20e. \$ <u>0.00</u>
21. <b>Other:</b> Specify: _____	21. +\$ <u>0.00</u>
22. <b>Your monthly expenses.</b> Add lines 4 through 21. The result is your monthly expenses.	22. \$ <u>4,561.00</u>
23. <b>Calculate your monthly net income.</b>	
23a. Copy line 12 ( <i>your combined monthly income</i> ) from Schedule I.	23a. \$ <u>804.00</u>
23b. Copy your monthly expenses from line 22 above.	23b. -\$ <u>4,561.00</u>
23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .	23c. \$ <u>-3,757.00</u>
24. <b>Do you expect an increase or decrease in your expenses within the year after you file this form?</b> For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?	
<input checked="" type="checkbox"/> No.	
<input type="checkbox"/> Yes. Explain: _____	

B6 Declaration (Official Form 6 - Declaration). (12/07)

**United States Bankruptcy Court  
District of Maryland**

In re **Nancee Woodruff Black**

Debtor(s)

Case No. **15-18194-DER**

Chapter **11**

**DECLARATION CONCERNING DEBTOR'S SCHEDULES**

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of **20** sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date **July 10, 2015**

Signature **/s/ Nancee Woodruff Black**

**Nancee Woodruff Black**

Debtor

*Penalty for making a false statement or concealing property:* Fine of up to \$500,000 or imprisonment for up to 5 years or both.  
18 U.S.C. §§ 152 and 3571.